





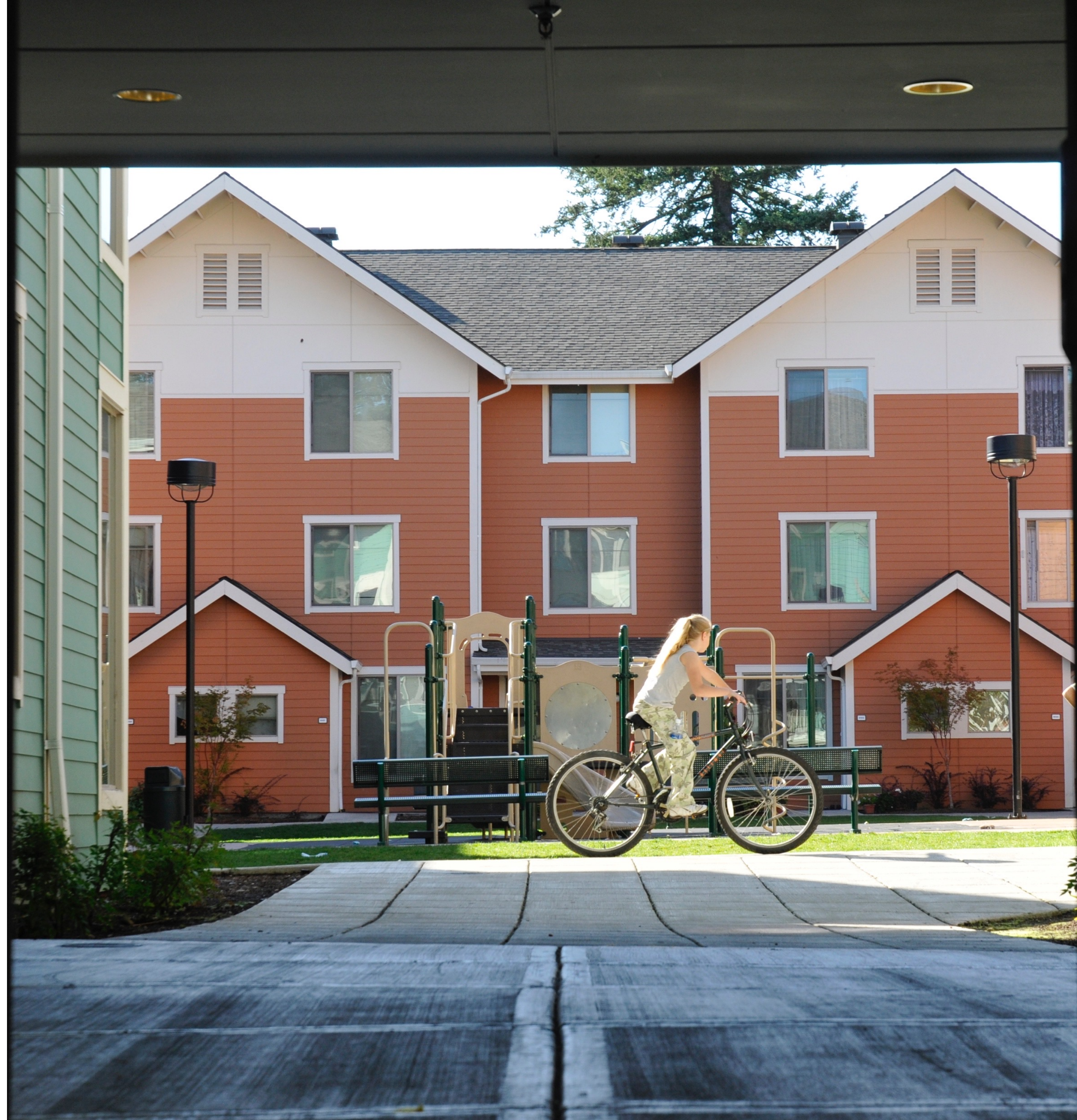
Turning Amen to Action— A Policy Overview

Presented By: Kandice Allen Mitchell, Director of
State and Local Policy

LET'S TALK

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The Need for Affordable Housing

- **In the United States, the housing shortage is most severe for households with extremely low incomes at or below the poverty line (under 30% AMI).**
- According to the National Low-Income Housing Coalition, there are 10.9 million extremely low-income renter households and only 7.3 million rental homes available at an affordable rate.
- 3.3 million of those affordable rental homes are occupied by higher income households leaving only about 4 million affordable homes for those with the most need.
- That means there is a need gap for nearly 7 million renters with extremely low incomes.

The Need for Affordable Housing

- **Cost burdens exist when a household pays more than 30% of their income on housing. Severe cost burdens occur when a household expends more than 50% of their income on housing.**
- As a result of the need gap in our housing market, 86% of low-income renters are cost burdened or severely cost burdened.
- There are over 9 million extremely low-income renter households are cost-burdened, spending more than 30% of their incomes on housing, exclusively.
- More than 7 million extremely low-income renter households are severely cost-burdened, spending more than 50% of their incomes on housing, exclusively.
- Those experiencing the highest burdens are minimum wage workers and people with disabilities who rely on SSI.

The Need for Affordable Housing

- These severe cost burdens have consequences far beyond housing.
- The negative impacts of cost-burdens in housing impact on the educational outcomes for children, the mental and physical health of the members of the household, stable transportation and access to quality, healthy foods among other things.
- Addressing the need for quality affordable housing improves the outcomes for families in many ways and helps to interrupt cycles of poverty.

Housing as a Human Right

- 75% of the United States population believe that adequate housing is a human right and two-thirds believe that the government programs are responsible ensuring access to adequate housing for those with the highest need.
- However, large cutbacks to government spending in the 1980s led to devastating reductions to funding for federal housing programs that have never been restored.

Housing as a Human Right

- According to the U.N. Committee on Economic, Social and Cultural Rights, the human right to adequate housing consists of seven elements:
 - Security of tenure
 - Availability of services, materials, and infrastructure
 - Affordability
 - Accessibility
 - Habitability
 - Location
 - Cultural adequacy

Housing as a Human Right

- These cuts are largely responsible for the rampant rates of homelessness today.
- Reports of homelessness have surged more than 1,300% in the past decade
- Only one in four of income-eligible renters receive assistance.
- As a result, many local governments and municipalities have adopted the housing as a human right approach and sought programing to decriminalize homelessness and increase the housing stock for those with extreme need.

Housing as a Human Right

- **Using this human rights framework, every right has a corresponding duty on the part of government to respect, protect and fulfill that right.**
- This means that governments should devote resources to public housing through:
 - Vouchers
 - Tax credits
 - Inclusionary zoning
 - Due process protections from eviction or foreclosure with a right-to-counsel
 - Ensuring habitable conditions (housing codes, inspections, etc.)
 - De-criminalizing homelessness
- **The housing as a human right framework gives advocates a tool for holding each level of government accountable.**

Housing Trust Funds

- **State and local housing trust funds advance the way governments can support affordable housing by guaranteeing that revenues are available each year to support critical housing needs.**
- These funds are established by legislation, ordinance, or popular vote.
- Creating a state or local housing trust fund is a proactive step that housing advocates can take to make an impactful change to systems that have limited access to housing for those in need.
- In 2019, state and local housing trust funds **generated more than \$2.5 billion** for affordable homes.

Housing Trust Funds

- **47 states and the District of Columbia have created 58 housing trust funds which reflects a recognized value in committing public revenues to accomplish housing objectives to address homelessness and rental assistance.**

- Three Key Elements to a State or Local Housing Trust Fund:

(1) Government administration and oversight

- It is desirable for elected officials to accept ownership and responsibility for addressing critical housing needs through the designation of a housing trust fund.
- Government agencies can form boards which include housing advocates, banks, realtors, developers, labor and service providers and low-income residents.

Housing Trust Funds

(2) Programs

- Programmatic issues should be defined in the ordinance or legislation establishing the housing trust fund.
- This ensures that key operating components are not subject to the whims of a changing administration.

(3) Funding

- Housing trust funds should be secured by dedicated revenue sources committed by law to generate funds on its behalf.
- By legislation or ordinance, a certain percentage or amount of funding should be automatically deposited into the housing trust fund each year.
- Eliminated the need for housing advocates to argue over scarce resources each year in reliance on a regular source of funds.

Housing Trust Funds

- **The Housing Trust Fund Framework in Georgia**
- Georgia currently has a State Housing Trust Fund for the Homeless (1988).
- This fund received an **annual appropriation of \$3 million** which is used to provide matching funds for federal homeless assistance grants and the development of subsidies for state and local programs.
- The \$3 million annual appropriation does not lapse each year.

Housing Trust Funds

- **Programs offered through the Georgia State Housing Trust Fund for the Homeless:**
- Homelessness Prevention—the provision of services for those at imminent risk of homelessness
- Rapid Re-Housing—providing resources to quickly move individuals from temporary housing into permanent housing.
- Street Outreach—building relationships and providing resources to unsheltered individuals who are reluctant to enter programs
- Emergency Shelter—providing immediate accommodations for individuals and families who are homeless.
- **This program serves 7,243 adults and children.**
- **Enterprise is working to expand on this housing trust fund model to meet a broader need statewide in partnership with housing advocates, realtors, homebuilders, banks and more.**

Tenant Protections

- **30% of Georgia households rent their homes and over half are cost burdened.**
- Georgia has the nation's third fastest eviction process with no requirement of written notice period or allowance for time for tenants to cure a non-payment.
- Although tenants have seven days after an eviction filing to cure their non-payment, by this point they are not obligated to pay penalties and court costs in addition to having an eviction filing on their records.

Tenant Protections

- 40 states have a written notice requirement with a right to cure prior to filing for an eviction (within 1-15 days).
- **We are currently working to pass HB 408 through the work of our government affairs expert and in coalition with other housing advocates throughout the state.**

Community Engagement and Coalition Building

- Many local housing needs are challenged by the fear and prejudice of NIMBY-ism

(NIMBY: Not In My Back Yard)

- Avoiding and overcoming opposition to affordable rental housing and Nimby-ism is key to producing and preserving affordable homes.

Community Engagement and Coalition Building

Curtailing the Problem

(1) Reduce unnecessary approvals

(2) Launch education campaigns

- Inform the public, local government, and elected officials about the need for/benefits of the policies you champion in your communities.
- Utilize credible research to support your message.
- Help to dispel myths about renters in need of affordable housing.
- Engage neighborhood groups and organizations.
- Be sure to address all legitimate opposition.

Community Engagement and Coalition Building

(3) Build Coalition

- Multi-sector coalitions add diversity of expertise
- Identify mutual needs and interdependencies
- Eliminate some of the cross-sector language barriers
- Understand the capacity of organizations outside of your specialty

Resources to Enhance Awareness and Understanding

Enterprise Community Partners- Southeast

<https://www.enterprisecommunity.org/where-we-work/southeast>

National Low-Income Housing Coalition

<https://nlihc.org/housing-needs-by-state/georgia>

HouseATL

<http://houseatl.org/wp-content/uploads/2019/10/House-ATL-overview-FINAL.pdf>

Georgia Advancing Communities Together

<https://georgiaact.org/2020-policy-and-advocacy-agenda/>

Thank you!

Kandice Allen Mitchell, Policy Director

Enterprise Community Partners

kamitchell@enterprisecommunity.org

